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ABSTRACT

This guide is one of a series of four such guides that are directed toward those people who provide financial counseling to consumers who have problems with overindebtedness. Recognizing that many who serve as financial counselors have little training in the field (for example, clergymen or social workers), the guides are not offered as complete courses in financial counseling, but as practical prototype manuals focusing on the most important areas for counseling: basic techniques, rehabilitative financial planning, and an overview of common problems with credit and debt. By using examples of client-counselor exchanges, as well as detailed exercises for the counselor, the guides help the counselor increase his/her effectiveness with the client. This particular guide concentrates on developing two skills in the counselor--accurate observing of non-verbal behavior and active listening. (Author/FC)

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OBSERVING NON-VERBAL BEHAVIOR AND ACTIVE LISTENING

Two Basic Skills for Financial Counselors

By

David C. Myhre
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U.S. DEPARTMENT OF HEALTH
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FOREWORD

This series of modules was developed at Virginia Polytechnic Institute and State University with the assistance of a grant from the U.S. Office of Education. The modules are designed to fill the need for learning materials in the rapidly expanding field of family financial counseling.

The effects of inflation and dramatic increases in the costs of food, utilities, transportation and medical expenses have left many Americans deep in financial trouble. Many individuals and families find themselves overindebted with consumer credit bills that they cannot pay, partly due to increases in living expenses. Others, in response to advertising pressure and the lure of the "good life," have gone over their heads in debt trying to "keep up with the Joneses." These people often search for someone who can help them out of their financial difficulties.

There is a wide range of people who can, and often do, provide financial counseling to those who have problems with overindebtedness. The one type of agency that specifically deals with these problems is the Consumer Credit Counseling Service, with some 200 affiliated agencies throughout the country. People who live in areas without a CCCS turn to social service agencies, social workers, clergymen, extension agents, home economics teachers, community action programs, credit unions and other credit lenders, in addition to other sources for help. Many of the above professionals have no specific training in how to deal with problems of personal or family finance and find it impossible to locate educational materials to teach them how to give assistance with financial problems.

The field of "financial counseling" is very broad and includes such areas as investment counseling, estate planning, budget counseling, and even consumer education. These modules specifically address those counselors who assist people with problems of overindebtedness or over-extension of consumer credit. The broader term "financial counselor" is used throughout the modules although the material presented deals specifically with issues that relate to the function of a debt counselor--one who assists people who have problems with credit and debt.

The materials we have developed are referred to as "modules." Using the modular approach, a broad field, such as financial counseling, is broken down into its component parts. Then, each part of the field is addressed by a separate packet of instructional materials, called a module. Each module is self-contained and needs no other reference materials or special equipment to be used effectively.

The primary strength of using the modular approach for these particular materials on financial counseling is related to the types of people who are most likely to use them. Most of the people who want additional training in financial counseling are already employed

full time. They cannot afford the time to read an entire manual or the expense to travel to a workshop. But they can take advantage of any free time in their busy schedule to work through all or part of a module. In effect, they can use time available at work for training and professional development without sacrificing on-the-job effectiveness.

This module is one of a series about family financial counseling. Neither this module by itself, nor the series of four produced by this project, represent a complete course on the topic. The objective of the project was to identify the areas of greatest need for training materials in the field, and to develop prototype materials in the most important areas.

To determine in which areas of family financial counseling there existed the greatest need for new instructional materials, we surveyed a wide cross-section of people who work directly or indirectly with people and their financial dealings. Consumer credit counselors, welfare agencies, credit union personnel, social workers, extension agents, clergymen, bankruptcy trustees, community action program workers and others were included in both our nationwide and in-depth Virginia surveys.

Our findings indicated that the greatest need for new materials existed in the areas of:

1. Basic counseling techniques
2. How to develop a rehabilitative financial plan
3. An overview of the types of problems people have with credit and debt

The above areas are listed in their reported order of importance.

The project staff, keeping within its budget and time limitations, responded by developing four modules. Two of the modules present instructional materials in basic counseling techniques. Another deals with the process of developing a rehabilitative financial plan for an individual or family experiencing financial problems. The fourth is an overview of the types of problems that people have with credit and debt, with some suggestions for solutions for each type of problem.

These four modules barely scratch the surface of a field in which twenty or more training modules could be developed for a complete course in financial counseling. We hope that these modules will provide the direction for future development of a complete set of training materials for persons who want to develop skills in this field.

In response to a growing consciousness of sex-typed references in written materials, the authors have taken great care to avoid sex-linked wording. English is the only language in which this problem exists and to write without using "he, she, him or her" is difficult. In some cases the use of these reference words is required to retain the readability of the materials. In the passages in which sex-referenced words are used, the authors intend no sex-related stereotyping since, of both indebted clients and financial counselors, half are likely to be women and half men.

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Introduction

Family financial counselors come from a wide range of backgrounds. However, very few have had specific training in counseling or a related field such as psychology or social work. These financial counselors are usually very practical people who deal with solving problems. Therefore, the kinds of training materials they want are not philosophical or theoretical discussions of human personality or mental illness. The people we surveyed indicated a need for a practical, "nuts and bolts" type of education in basic counseling techniques that they can apply to their daily activities.

This module responds directly to the survey by presenting two of the most basic (and highly important) counseling skills:

1. Observing non-verbal behavior
2. Active listening

These two skills are some of the basic elements on which an effective counselor can build a complete counseling approach. And, among professional counselors and therapists, these are two skills that are frequently emphasized, regardless of the specific method or theory used.

One task of a financial counselor is to develop a specific plan for each client which is based on the individual client's unique needs and situation. To do this, the counselor must be aware of all the various types of information that the client communicates. Clients communicate many things to a counselor through:

1. Non-verbal messages: their "body language"
2. Verbal messages: the thoughts and ideas they express that reveal their attitudes, beliefs, habits and patterns

By developing the two basic counseling skills presented in this module, financial counselors can improve their ability to recognize more of the valuable information that clients communicate to them. Good communication skills by the counselor can help the counselor develop a rehabilitative financial plan with each client that fits the unique situation and needs of that client.

This module consists of two major parts:

1. Observing non-verbal behavior
2. Active listening

Each of the two major parts is divided into sections. At the end of each section, you will be instructed to turn to Appendix I, where an exercise is provided to test your learning of the material in that section. When you reach these points in the module, please turn to the stated exercise and complete it according to the directions given on the exercise. The recommended answers are located on the answer sheets in Appendix II,

following the exercises.

Compare your answers with the recommended answers to determine whether you have learned the material being tested. If you are not able to give satisfactory answers, go back and review the parts of the section that you have not learned.

> NOTE: There is only one set of exercise sheets provided for this module. If more than one person is expected to use this module, we recommend that you make and use photocopies of the exercises so that the module can be re-used by others.

OBSERVING NON-VERBAL BEHAVIOR

Section 1

The first portion of this module will emphasize the counselor's observation of clients' non-verbal behavior. Clients communicate many things to the counselor through non-verbal behaviors, including:

- fear
- anxiety
- sincerity
- affection
- confusion
- anger
- aggression
- happiness
- hostility
- interest
- boredom
- concern

There are two main sources of non-verbal behaviors--the body and the voice. From these two sources come four elements of non-verbal communication:

1. body position (posture)
2. body movement
3. voice tone
4. voice pitch

These four elements of non-verbal behaviors give a wealth of information to an observant counselor.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-1. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 2

A. THE BODY

When learning to improve one's ability to observe the non-verbal behaviors of clients, it is important to note communicating factors associated with the body. In particular, the counselor should be able to note and to interpret the meaning of the communication as revealed by the client's body position and movements.

1. Position

Overall client posture gives clues to the observant counselor. The client who sits erect and comfortably is usually relaxed. When the client leans slightly forward, this usually indicates that the client is paying attention and is interested and involved in the counseling session. The client who slouches or seems to be drawn away from the counselor may be indicating disinterest, lack of trust, or boredom. Good posture may indicate self-assurance and positive self-esteem. Poor posture may be a clue that the client has a lack of self-assurance or low self-esteem.

The counselor should also note the position of the client's arms and legs. When legs are uncrossed and arms are positioned comfortably at the sides, this usually indicates that the client is relaxed and "open." Legs and arms that are tightly crossed are seen, by some people, as indications of distrust or unreceptiveness (Feldman, 1959).

The facial position is also important to note. The client whose face appears frozen in one position may be exhibiting fear, anxiety or anger. Most people's facial expressions change frequently. More information about facial expressions will be presented under movement.

2. Movement

The client who frequently changes positions may be indicating discomfort or lack of interest. It could also indicate unexpressed anger. The counselor should be aware of the client's overall body movements to discover more information about the client.

Many people consider body language to be a more "honest" or "pure" method of communicating. People often cover up their feelings with words. For example, a client may say "No, I'm not nervous", even though the counselor can see the client biting nails, pulling at hair or fidgeting around. People often say what they think is best to say in a given situation. But, they rarely think about what they are communicating through

body language.

a. Gestures

Hand and arm gestures are usually used to illustrate or accent verbal statements. When the client's hands are clasped tightly and the counselor can see that the client's knuckles are taut, this may indicate fear or anxiety. Jerky hand and arm gestures may likewise indicate tension or anxiety in the client. Smooth, flowing gestures usually mean that the client is relaxed and interested in the counseling session. Frequent crossing and uncrossing of legs or bouncing a leg that is crossed may indicate nervousness, boredom or disinterest.

b. Facial Expressions

The counselor can learn much from a client's facial expressions. Look for frowns, smiles, or nervous habits such as biting the lips. Look especially to see if the client's facial expressions change as topics change and note if the expression is appropriate. For example, if the client talks of anger, does his/her expression appear angry? When the client expresses happiness, does he/she smile or appear happy?

c. Eye Contact

An observant counselor can learn much from a client's eye contact. When the client's eyes are downcast and rarely meet the gaze of the counselor, this may indicate shyness, anxiety or fear. If the client stares or glares constantly at the counselor, this could indicate anger or hostility. The client whose eyes rove all around the room, looking at the walls and ceiling may be indicating disinterest. A client who is open and interested in the counseling session will usually meet the gaze of the counselor. This eye contact usually indicates that the client is interested in the session and has a positive and concerned attitude toward solving the financial problems.

B. THE VOICE

Non-verbal voice clues are found by observing the tone and pitch of the client's voice.

1. Tone

Tone is loudness or softness. The client who talks very

loudly or shouts may be indicating anger or hostility. The client who talks very softly may be exhibiting fear or shyness.

2. Pitch

Pitch is the quality of voice which indicates how high or low the voice is on a musical scale. A high-pitched voice may indicate anxiety, fear or anger. A low-pitched voice can indicate either comfort or control of strong emotions.

Each client will have unique characteristics of voice. Some people's voices will be louder than others. The natural pitch of different people's voices varies greatly. Once you have determined the natural voice quality of a client, you can often tell what the client is feeling, just by taking note of voice changes.

If the client's voice gets louder you may be approaching a subject in the interview about which the client is angry. If the pitch of the client's voice begins to rise, and the voice starts to quaver or break, you may find that the client is about to cry. The beginning counselor would do well to consider this before it happens, since overindebted clients sometimes do cry during an interview. Frequently, they have been harassed by bill collectors and are depressed and confused about what to do.

Some counselors encourage clients to "cry it out." Other counselors can't deal with a crying client. The beginning counselor should determine in advance whether (s)he wants to encourage clients to express these kinds of emotions during interviews. To be an effective counselor, one needs to have a lot of self-knowledge about what one can and cannot deal with.

By paying close attention to a client's voice, a counselor has an early warning system of what is about to happen. If the counselor wants to encourage the client to "cry it out," continue on the same subject and focus on the client's feelings. If you can't or don't want to deal with a crying client, change the subject and stick with the facts, not the client's feelings.

There is no "right" way to handle this kind of situation. Each counselor must have his or her own "right" way of counseling--the way that "feels right" to the counselor.

Summary

The voice provides a financial counselor with many clues about the client's feelings or emotions. Changes in voice quality are an early warning system of how the client is responding to the subject being discussed. Sometimes strong emotions tend to come out during an interview. Each counselor must determine what way of dealing with strong

emotions "feels right" for him or her.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-2. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 3

C. CONGRUENCE

It is important for the counselor to note that in all of the above descriptions of non-verbal behaviors, it is stated that a behavior "usually" or "may" indicate one or more feelings. Non-verbal behaviors are clues. They must be closely observed and compared with what the client says to determine if they are appropriate or congruent.

Example

If a client says "I'm really mad at that bill collector!" and hits the desk with a fist, the gesture of striking the desk is congruent. It agrees with what the client says. If the client makes the same statement and sits calmly and smiles, this is incongruent behavior. It does not agree with the verbal statement.

When the counselor notes incongruent behavior in a client, it is appropriate to mention this to the client in an attempt to clarify which element is correct. This skill, clarification, is presented in another module of this series on family financial counseling.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-3. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 4

Interpreting the Meaning of Non-Verbal Behaviors

As mentioned before, non-verbal behaviors are clues or indicators. A counselor could tend to jump to premature conclusions about the reason for a particular behavior. For example, a client's hands shaking may be due to:

- nervousness
- fear
- Parkinson's disease
- operating an air hammer
- drinking too much coffee
- working in a chemical plant (side effects from the job)
- alcoholism
- any of a hundred other reasons

The client who always talks very loudly may be either angry or hard of hearing. The client who appears disinterested may show fatigue from worrying about bills and not being able to sleep. Or the client may be taking tranquilizers to relieve the anxiety about debts. A client who frequently exhibits incongruent behavior may truly be disinterested or may have a personality disorder which can only be treated by a professional.

Not all problems result from financial worries. Some clients may have physical or mental problems that are causing their financial problems. Non-verbal behaviors will give an observant counselor many clues, but in most cases the meaning or reason behind the behavior will not be totally clear.

Each client is a unique and different person from other clients and yourself. DON'T ASSUME YOU KNOW WHAT A GIVEN BEHAVIOR MEANS. You must check it out and clarify your perception with the client.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-4. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

ACTIVE LISTENING

Section 1

This second portion of the module discusses active listening. It may seem very simple to state that a financial counselor must listen carefully to what a client says in order to discover the nature of the client's problem. As obvious as this may seem, the beginning counselor will usually not know how to actively listen. For counselors, listening is an activity—a skill that is worked at because it is one of the most important basic skills for a counselor to have.

There are certain skills involved in active listening that the beginning counselor would do well to learn. First, let's explore the differences between active listening and passive listening.

Passive listening is conversational listening. One example of this occurs at parties or other social gatherings. In this setting, small groups of people talk together. The listeners in the group usually listen just long enough to determine the subject of discussion. Then they "turn off" the other voices and prepare what they can add to the conversation. Often these "listeners" are so busy preparing what they want to say, or looking for a chance to break in and say it, that they don't even hear what the speaker is saying. At parties you will often find two or three people talking at once in a group of six people.

Another example of passive listening occurs when people listen to the radio, to TV, to lectures, or to sermons. In this setting, the words of the speaker flow by the listener, who may or may not pay attention to them. The amount of information that the listener retains is usually determined by how much interest the listener has for the subject. It is easy in this setting to daydream or to think about other things while "half-hearing" the speaker.

Active listening is much different from passive listening. When you actively listen to what someone says, you give them your undivided attention. You concentrate on what they are saying. You search through the words and ideas that the speaker is telling you. While you are doing this, you are also like a detective. You note items of information that relate to the client's financial situation. You also search for clues that help you to find out "Why is the client telling me this (and not something else)?", "What does this mean to the client?", "Is there something they're not telling me?"

Active listening is giving the speaker your full and undivided attention, listening and searching through the speaker's words to discover clues or information. When a counselor listens to a client, it is assumed that everything the client says is of interest to the counselor. The counselor actively searches through the client's words to gain information and insight into the problems of the client and into how the client views these problems. Careful listening helps the

financial counselor to:

- determine why the client sought counseling
- discover how severe the problem is
- determine if the client is serious
- determine if the counselor can help this client
- evaluate the client's level of understanding of the problem
- discover information about this unique client
- discover indications of any non-financial client problems

The counselor may at times be confused by what the client says, or may interpret what is said differently than the client. The counselor may wish to repeat back what was heard. This can ensure that the counselor understands clearly what was said and/or what was meant by the client. This skill, clarification, is presented in another module.

The financial counselor will find that although all clients have in common some type of financial problem, each client will be unique and different. To effectively assist any one client it is necessary to understand as much as possible about that client's education, skill level and problem solving ability. For example, sending clients home with instructions to balance their checking account is not very effective if the clients don't know how to do it. Sending clients home to prepare a budget is useless if they don't know how to make a budget. Recommending that clients do some comparative shopping for value is not effective if they don't know what comparing prices is, or don't have the math skills required to do it.

It is also helpful for the financial counselor to understand some of the client's personal history, especially those aspects that are related to the client's value and use of money. Clients learn how to manage (or not manage) their money from parents, from advertising and from many other sources. Listening for clues about how clients learned to use their money helps the counselor to see how the clients got into financial trouble. These insights may be helpful in showing clients some ways they can better manage their money to get themselves out of financial difficulties.

Specific knowledge of spending patterns or habits is also useful to the counselor. Does this client buy unneeded items when depressed? Is that client an impulse buyer? Does this couple use a shopping list for groceries or do they buy whatever they want on a day-to-day basis? The counselor may discover wasteful spending habits that must be changed before the clients can expect to improve their financial situation.

A wealth of information is found in what the client says. By listening carefully, a financial counselor can learn to recognize more of the valuable information that the client reveals while talking with the counselor.

TURN TO APPENDIX I AND COMPLETE EXERCISE B-1. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 2

Cognitive Elements of Client Concern

The financial counselor should actively listen to clients. This active listening involves giving full and undivided attention to clients, concentrating on what they say and searching through what they say to discover clues and information about the client and the client's situation.

There are two categories of information that the financial counselor is seeking—cognitive and affective elements. Cognitive elements are those that are rational or facts. Affective elements are indications of feelings or emotions. Put very simply:

cognitive = what was said.

affective = how it was said, or how the client feels.

This section of the module will instruct the user in how to recognize the cognitive elements of concern expressed by clients--the facts about the client's situation and the client's thoughts and ideas.

Cognitive Elements

The financial counselor must be attentive to discover cognitive elements which are represented by the "client thoughts or ideas dealing with events, people or things." (Hackney and Nye, 1973 p. 52). Cognitive elements are facts, descriptions of events, or the thoughts that the client has concerning those facts and events. Cognitive elements usually have key words or phrases which indicate their presence. There is a class of verbs that is considered cognitive verbs; what follows after these words is usually a cognitive element.

Some examples of these cognitive verbs are:

Examples

- *I bought*
- *I saw*
- *I went*
- *I think*
- *I hope*
- *I spent*
- *I heard*
- *I said*

What follows these key words will be a cognitive fact or thought. Examples of these cognitive elements (facts, ideas or thoughts) are:

Examples

- *He bought a new car.*
- *I saw a sale at the art mart.*
- *We went to the bank for a loan.*
- *She spent the grocery money on a new coat.*
- *I feel like cutting up my charge cards.*

This last example using the word "feel" is one to note carefully. You might expect "feel" or "felt" to indicate a feeling or emotion of the client. This is often not the case. The word "feel" in today's language is often used to replace the word "think." When the word "feel" is used to mean "think" it keys a cognitive element. Examples of this are:

Examples

- *I feel that she charges too many clothes.*
- *We felt that the salesman lied to us.*
- *He felt that the bill collector was rude.*
- *We feel like our only way out is bankruptcy.*
- *I feel as if he doesn't care.*
- *I feel that I don't owe that bill.*
- *I feel like this budget won't work.*

In the following examples, cognitive elements of client concern are underlined:

Examples

- *Ralph won't talk to me about the bills.*
- *The collection agency called me at work!*
- *Jim thinks we should go bankrupt.*
- *Even if I got a better job, we would still need more income to pay all these bills and be able to feed and clothe seven kids.*
- *I went to the bank for a loan, but they turned me down.*
- *Some guy at work said that I would get fired if my wages were garnished.*

Cognitive elements are what happened, how it happened, why it happened, where it happened or when it happened. They are events and the thoughts or ideas about those events. Cognitive elements are facts and the mental thoughts about those facts. By examining the facts and then looking at how the client thinks about those facts, the financial counselor can discover a great deal about how the client thinks and the client's approach to life.

Some of the cognitive things that clients reveal will tell the counselor a great deal about their attitudes, beliefs and values. Often it is these basic attitudes, beliefs and values toward money, material possessions, themselves and other people that lead to destructive ways of managing money.

Clients may believe that anyone who drives an old car is not as good as someone who drives a new car. They may put a higher value on being well dressed than on having friends. They may think that budgeting is a waste of time because one can't predict the future, and the budget won't work perfectly when unexpected expenses occur. Clients may believe that "God will provide" so they shouldn't worry about money matters. A financial counselor may often find it necessary to help the clients to re-examine their basic beliefs before it is possible for them to "balance the books." In the following example you can see how the counselor uses facts about the client's thoughts to learn more about the client.

Example

Bill has a new car and is unable to keep up the payments.

Counselor: *Bill, why did you get that new car?*

1. Client: *Well, the old car was getting pretty shabby.*
(Client values appearance)

2. Client: *It was priced so low I couldn't afford to let it slip by.*
(False economy)

3. Client: *Joan always wanted to have a new car.*
(Client feels obligation to wife)

4. Client: *The old car kept breaking down.*
(Client thinks new cars cost less to own and maintain)

5. Client: *Are you kidding? We live in Westwood. You can't get away with driving an old car around there.*
(Client feels social pressure)

6. Client: *I don't know. The salesman talked me into it.*
(Client thinks "It's the salesman's fault.")

TURN TO APPENDIX I AND COMPLETE EXERCISE B-2. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 3

Affective Elements of Client Concern

Affective elements are those parts of client statements that reveal how the client feels. They indicate emotions and emotional responses to the cognitive elements. The financial counselor must become aware of these elements of feeling as well as the facts involved in a case. Hackney and Nye (1973) separate feeling states into three categories: Affection, Anger and Fear. Following are lists of cue words for each of these states:

AFFECTION. Word cues that communicate the general feeling of affection may be subclassified into five general areas. Some examples of these word cues are:

Enjoyment	*Competence*	*Love*	*Happiness*	*Hope*
beautiful	*able*	*close*	*cheerful*	*luck*
enjoy	*can*	*friendly*	*content*	*optimism*
good	*fulfill*	*love*	*delighted*	*try*
nice	*smart*	*like*	*excited*	*guess*
pretty	*respect*	*care*	*happy*	*wish*
satisfy	*worth*		*laugh(ed)*	*want*

ANGER. Verbal cues which suggest anger may be classified into four general categories. These are:

Aggression	*Dislike*	*Defensiveness*	*Argumentativeness*
argue	*hate*	*against*	*angry*
attack	*nasty*	*protect*	*fight*
compete	*disgust*	*resent*	*quarrel*
criticize	*surly*	*guard*	*argue*
fight	*serious*	*prepared*	*take issue*
hit			*reject*
hurt			*disagree*
offend			

FEAR. Verbal cues that suggest fear may be classified into five general categories. These are:

Fear	*Doubt*	*Sadness*	*Pain*	*Avoidance*
anxious	*failure*	*alone*	*awful*	*flee*
bothers	*flunk*	*depressed*	*hurts*	*run from*
concerns	*undecided*	*discouraged*	*unpleasant*	*escape*
lonely	*mediocre*	*sad*	*uncomfortable*	*cut out*
nervous	*moody*	*tired*	*aches*	*forget*
scared	*puzzled*	*unhappy*	*torn*	*avoid*
tense	*stupid*			*ignore*
upset	*unsure*			

(Adapted from Hackney, H. and Nye, S. Counseling Strategies and objectives. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1973, pp. 70, 72, 74.)

When a client uses the types of words like those above, it gives clues to the counselor of how the client is feeling. When a client consistently uses words from one of these categories, it usually indicates that the client's feelings are centered in that feeling state. For example, the client who says she is anxious, lonely, tense, scared, sad, moody, forgets, hurt, stupid, etc. is using terms all out of the Fear category. She is probably living her life in a state of fear. This may indicate a basic lack of self-respect, a poor self-image, and low self worth.

When people are stuck in this kind of feeling state, they may not value themselves or their skills and abilities. They may deny the skills that they have or be afraid to use their skills to help themselves out of their financial mess. The counselor must be aware of these kinds of problems that can occur in counseling and match the type of rehabilitative program to the needs of the client. The type of client mentioned above--fearful and with low self-esteem--does best when the counselor gives a great deal of positive encouragement and support, and comments on any positive actions that the client takes.

Another type of client could be classified as an "angry" client. This person may spend a lot of his time feeling anger, and acting out his angry feelings toward the world. With this type of client, the counselor must attempt to get the client to see that anger does not solve problems. The counselor may point out that to get his financial situation back in order, this client must take some of the time and energy that is being used up in anger and apply it toward problem solving.

The specific words that a client uses will usually give a financial counselor some good clues about how the client is feeling. Earlier it

was stated that people often monitor their thoughts and what they say, but that they usually aren't aware of what their body language says. Word choice often gives the same kind of "honest" clues to a counselor.

People will usually be selective in what they tell a financial counselor. They will present the thoughts and ideas that they want the counselor to know. While they "edit" the overall ideas, people rarely prepare in advance which words they will use in their statements. By paying close attention to the words people use as well as the facts they state, the counselor may learn a great deal about the client.

For example, three couples may disagree, argue, or fight about money. The idea is the same but the emotions expressed are different in degree. One client may be concerned, one irritated, one upset and another fighting mad about similar situations. There is a difference. By paying close attention to a client's choice of words and to the feelings associated with the words, a skillful financial counselor can discover far more information in what a client says than would be discovered by a passive listener at a dinner party. This kind of information about the client's feelings is used by a skillful counselor as a valuable part of the process of counseling.

Information discovered in this way may not ever be found in the cognitive thoughts of the client. By paying close attention to affective word cues of clients, skillful counselors greatly increase the amount of information they can discover in interviews with clients. And they can uncover client feelings without asking embarrassing probing questions that may cause the client to become nervous or anxious. The counselor can thus avoid most of the situations in financial counseling where an irritated client says "Hey! I came here to get my money situation straightened out, not to see a psychiatrist!"

TURN TO APPENDIX I AND COMPLETE EXERCISE B-3. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 4

Using Cognitive and Affective Elements

Now that you can recognize cognitive and affective elements in client statements, how do you use them? What good are they? First, these statements may help the counselor to determine what procedures to use with a certain client. Second, careful attention to these elements may help the counselor to recognize problems that may arise in the counseling relationship.

Let's look at the case of John Dough. John has come to you with such a pile of debts that he can no longer make the payments. He relates the following information to you.

1. When John went to buy his new car, the salesman told him that the payments on the base price car would be $124. That sounded really good so he signed a contract. Then he added a V-8 engine, automatic transmission, air conditioning, radial tires, AM-FM stereo radio and tape player and the "appearance group." That, plus insurance, raised the payments to $214. John blames the salesman; according to John, *"It's not my fault the salesman didn't tell me that extra equipment would raise the payments!"*

2. John has many charge accounts. Says he, *"It's all Mary's* (his wife) *fault. She runs those accounts up as if I were made of money."*

3. The Dough children each have their own TV set and stereo, and most everything else they want. John maintains, *"It's not my fault. You just can't satisfy these kids today. And they just won't take 'no' for an answer."*

4. John went to the bank for a consolidation loan. They turned him down. According to him, *"It's all their fault. If they had given me that loan we wouldn't be in this mess."*

What do these cognitive facts tell the financial counselor about the type of counseling relationship that is likely to develop with John Dough? First of all, you can expect that whatever happens, it's not going to be John's fault. He has given you plenty of indications that he does not take responsibility for anything that happens (to him). Second, don't count too much on John cutting back on expenses. He says that others won't take "no" for an answer, but he means he won't give "no" for an answer. After all, if it's not going to be his fault, why should he say no? Lastly, what do you think will happen when the

budget or repayment plan that you (remember, it's not his fault) set up fails? It will indeed be your fault for not anticipating extra expenses.

As a financial counselor, where do you start with John Dough? If you start out with a fixed budget and a fixed debt repayment plan, IT REALLY WON'T BE HIS FAULT. It is up to you, the counselor, to recognize John Dough's pattern and to make sure that you have made him aware of his responsibility to develop and carry through a rehabilitative plan before you enter into a contract with him. If you don't bring him to the point of being responsible for, and committed to, a plan, he will be right--"It's all your fault."

This example brings up an important question: Whose responsibility is it to make sure that a client does the necessary things to solve the financial problems? Who is responsible to see that the counseling works? To answer this question, let's look more closely at what a counselor does. A counselor counsels, which according to the dictionary, is "an exchanging of opinions and ideas" or giving "advice or guidance." (American Heritage Dictionary of the English Language, 1975)

The financial counselor is thus responsible for giving advice and guidance to clients on how to solve their financial problems. But, like the old saying goes, "you can lead a horse to water, but you can't make it drink." Likewise, a counselor has no authority to demand that clients follow the advice that is given.

Most counselors present to their clients an attitude of "I will help you do it." It is important that they present it to the clients in reverse as well: "You do it, I will help." It is the client who is responsible to do the things necessary to solve the financial problem. If the client won't do these things, all the "help" in the world makes no difference in terms of the final result. The client is thus responsible for the success of a program if the advice and guidance by the counselor has been proper. You can set up new budgets, but you can't spend your clients' money for them.

Now let's look at another case, that of Judy Dettor, to see what things can be learned from affective word cues. Judy, a college graduate, works as a salesperson in a department store, for which she is paid very little. She was hired as a "management trainee" but somehow promotions never seem to have come her way. She lives alone and admits that she is often depressed and lonely. Her reaction to depression is to go out and buy something special for herself--a new dress, shoes, a fur coat, jewelry, etc. She has charge accounts at every store in town and is past due in payments to all except the store where she works.

Some of the things Judy tells you are:

"I'm really scared about what the bill collectors will do."

"I'm really dumb when it comes to money."

"I'm really tired after work, so I just watch TV and go to bed."

"I resent my boss not giving me a promotion."

"I just want to move to another state and forget about all these bills."

"I just can't deal with this pressure anymore."

"I get upset every day with the mail--it's nothing but bills."

"It's just awful what those bill collectors say to me."

"It really hurts to be treated like a deadbeat."

Let's take a close look at the affective word cues that this client is giving to the counselor: depressed, lonely, scared, dumb, tired, resent, move, forget, can't deal with, pressure, upset, awful, hurts. If you look back at the lists of affective word cues (pages 17 and 18), you will see that most of these words can be found under fear, others under anger. This client is telling you that she is afraid of life and of interacting with her world, and that she's angry at her inability to cope more successfully. What will happen if a financial counselor attempts to put this client on a strict budget and a structured debt repayment program?

Consider that this woman has told you in her own way that the only enjoyable activity she has is buying things for herself. If you remove this activity from her life, you have taken away the only source of satisfaction that she now has. Knowing this, can you expect this client to successfully cope with a repayment plan? The chance of success is very small indeed. What does a financial counselor do with this client?

First, it would be appropriate to discuss her loneliness and lack of activities. You could point out that for the price of one shopping spree, she could have a year's membership in the YWCA. In most areas YWCA's have many sports and social activities, classes, hobby and crafts instruction, and opportunities to meet people and make friends. Church groups have many social activities. Colleges and universities have many activities open to non-students.

Second, if she resists these suggestions, you might encourage her to seek personal counseling at a social service agency or through a women's group. She could be encouraged to take part in assertiveness training to help her deal with her boss and her creditors. At the very least, the counselor should discuss with this woman how she will cope when her only enjoyable activity--shopping--is no longer possible.

A financial counselor should be familiar with places in the community to refer clients who have other-than-financial needs and problems. The counselor should make referrals when appropriate and follow up to determine the client's progress. This type of client may

benefit a great deal from personal counseling or psychological support.

Debts do not just happen. People don't just wake up one morning and find themselves having debt problems. Debts are a result of attitudes and values towards money, oneself and life, and of spending habits and patterns. By applying the skill of active listening, by uncovering cognitive and affective information about a client, a financial counselor can discover these attitudes, values, habits and patterns. It is just as important that a financial counselor confront these issues as it is to "balance the budget."

If the only task required in financial counseling were to get income, expense and debt figures and then prepare a budget and a repayment plan, it could easily be done by a computer. Forms could be used to get the figures and a counselor would not be needed. Clients have a right to expect that when they go to a financial COUNSELOR for help, they will get some counseling. A person who only adjusts debts is a Debt Adjuster, regardless of where he or she works.

You have been presented with two very basic and important techniques in this module--paying attention to non-verbal behaviors and active listening. It will take time and practice with actual clients for you to develop these techniques into skills. When you have developed these and other skills, you will be better able to identify clients' attitudes, values, beliefs, habits and patterns, which are the main underlying reasons why they don't have a balanced budget now. By dealing with these attitudes, values, beliefs, habits and patterns, you can help clients to create the conditions which will enable them to successfully balance their budgets.

TURN TO APPENDIX I AND COMPLETE EXERCISE B-4. When you have completed the exercise satisfactorily, you have completed this module.

REFERENCES for this module or for the reader to use for further study of this subject are:

Feldman, S. S. Mannerisms of speech and gesture in everyday life. New York: International University Press, Inc., 1959.

Gorden, R. L. Interviewing: strategy, techniques, and tactics. Illinois: The Dorsey Press, 1969.

Hackney, H. and Nye, S. Counseling strategies and objectives. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1973.

Hutchins, D. E. School guidance services: a career development approach. Dubuque, Iowa: Kendall Hunt, 1976.

Shertzer, B. and Stone, S. C. Fundamentals of counseling. New York: Houghton Mifflin Company, 1968.

RECOMMENDED READINGS for further study. The above mentioned book by Hackney and Nye is an excellent and inexpensive overview of basic interviewing and counseling techniques and is highly recommended.

APPENDIX I

EXERCISES

NOTE: There is only <u>one</u> set of exercise sheets provided for this module. If more than one person is expected to use this module, we recommend that you make and use photocopies of the exercises so that the module can be re-used by others.

EXERCISE A-1

This exercise is designed to test your understanding of the material presented in Section 1 of Observing Non-Verbal Behaviors.

1. What are the two main sources of non-verbal behaviors?

   a)

   b)

2. What are the four elements of non-verbal behaviors?

   a)

   b)

   c)

   d)

3. Why does a counselor pay attention to clients' non-verbal behaviors?

(The recommended answers are on page 40. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE A-2

To complete this exercise, you will need a partner. The purpose of this exercise is to give you practice in identifying the non-verbal behaviors of a client.

For this exercise you will role-play a five to ten minute counseling session. You will play the part of the counselor. Your partner will play the part of the client. Choose one of the five following situations to use as the basis for your role-played interview.

1. "The bank is threatening to take my car if I don't get caught up in my payments. If they take my car, I won't have any way to get to work and then I won't be able to pay any of my bills."

2. "My husband/wife spends the paycheck so fast that I can't pay the bills. I've talked to him/her about it, but it doesn't seem to do any good."

3. "I just can't pay my bills and I don't know what else to do. I think bankruptcy is the best answer, that way I'll be able to start over again."

4. "There are so many things that I want to buy for my children, but I can't. This budget you've got me on, doesn't give me enough money. You'll just have to change it."

5. "We don't really have any money problems. My wife/husband wanted me to come here because the bill collectors call her/him and she/he didn't want to be bothered with them."

During the interview observe carefully the non-verbal behavior of your "client". After the interview is complete, describe your client's non-verbal behavior on the Behavior Checklist on page 31.

After you have filled out the Behavior Checklist compare your observations with your "client" to see if you recognized the behaviors and clues that your "client" gives you.

> NOTE: It is important that you coach your "client." Tell him or her to "put on" a good stage performance. Some crying, shouting or twitching will make this exercise more enjoyable and productive.

Exercise A-2 (continued)

You may be able to do variations of this exercise, depending on your situation. If you are working in an agency where you can observe an actual counseling session, you may want to arrange to observe an interview by another counselor. If you have access to videotaped counseling sessions, you could observe a client's behavior from videotape.

You can even practice observing non-verbal behavior in public places—a lunchroom, on a bus or subway, etc. Anywhere there are people, you can practice this skill.

Skills are learned by doing, by practice. Reading about something gives you knowledge, it does not develop a skill. You have now read about non-verbal behaviors. To become skillful at observing non-verbal behaviors, you must practice.

If you want to build your skill at observing non-verbal behaviors, use the knowledge you have gained from this material and practice until you are satisfied with your ability to recognize non-verbal behaviors.

BEHAVIOR CHECKLIST

For each category of non-verbal behavior below, describe what you noticed about your role-playing "client".

I. Body Position

A. Posture

B. Arms and hands

C. Feet and legs

II. Body Movement

A. Facial expressions

B. Gestures

C. Eye contact

D. Legs

E. Overall movements

III. Voice Tone

IV. Voice Pitch

EXERCISE A-3

Below are six sets of client statements and client behaviors. Determine whether each statement and behavior is Congruent or Incongruent. If they are congruent, place a C in the space before the statement. If they are incongruent, place an I in the space before the statement.

Examples

C A. *Client:* *"I'm going to punch that bill collector right in the nose!"*
Action: *Pounds fist on the table.*

I B. *Client:* *"We're stuck. I don't know what to do."*
Action: *Smiles.*

Exercises

___ 1. Client: "Well, Acme garnished my wages last week."
Action: Laughs and slaps thigh.

___ 2. Client: "We've tried everything. Now what can we do?"
Action: Forehead knotted, shrugs shoulders, voice--high pitch.

___ 3. Client: "But they said they'd take the furniture and everything."
Action: Hands clasped, knuckles taut, leaning forward.

___ 4. Client: "My boss said he'd fire me if my pay was garnished again."
Action: Slouched in chair, hands folded in lap, looking at ceiling, smiling.

___ 5. Client: "I'm afraid George will find out about the bad checks."
Action: Smiles and winks at counselor.

___ 6. Client: "If he calls me a deadbeat again I'll break his neck!"
Action: Glares and shakes fist.

(The recommended answers are on page 40. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE A-4

Repeat Exercise A-2: Role play an interview with a partner. When you have completed the Behavior Checklist on the next page, note specific examples of congruent and incongruent behavior. Since your "client" is only acting, you may find many incongruent behaviors.

You may also vary this exercise by observing an actual counseling session. You could also practice this skill with friends, family or other people you come in contact with.

Repeat this exercise until you are satisfied with your ability to identify incongruent behaviors.

BEHAVIOR CHECKLIST

For each category of non-verbal behavior below, describe what you noticed about your role-playing "client".

I. Body Position

A. Posture

B. Arms and hands

C. Feet and legs

II. Body Movement

A. Facial expressions

B. Gestures

C. Eye contact

D. Legs

E. Overall movements

III. Voice Tone

IV. Voice Pitch

EXERCISE B-1

1. In your own words, write out a definition of <u>active</u> listening.

2. Some of the following sentences are true, others are false. Circle the T for those that are true, and circle the F for those that are false.

T F a) A part of active listening is preparing what to say next.

T F b) A financial counselor uses active listening to discover how clients got into their financial problems.

T F c) An active listener is somewhat like a detective.

T F d) Active listening is a skill that helps a counselor to recognize clues and information about clients.

T F e) A financial counselor listens to clients to determine whether they are serious about seeking help.

T F f) A financial counselor listens to clients to find out about their spending patterns or habits.

T F g) People often use active listening at parties.

(The recommended answers are on page 40. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE B-2

1. State in your own words what cognitive means. What things are cognitive?

2. In the following sentences, underline the cognitive elements.

   a) The Olsons bought a new car and they make less than we do.

   b) I guess I should save some money each payday. I stopped doing it last year and now I've got a real financial mess.

   c) I want to pay my bills but I just can't right now. My overtime got cut back and now I've got just enough money for day-to-day expenses.

   d) Well, I know I'm supposed to stick to this budget, but I don't. I'm not the only one though--my wife/husband doesn't either.

3. In the following example, write down what you think the clients' statements might indicate about them.

Example

Fred and Betty have bought furniture, appliances, two cars, clothes, a color TV and a big stereo, all on credit. They can't meet the payments.

a) *Fred: If we can't have what we need, I might as well quit my job and go on welfare.*
Indicates:

b) *Betty: We just can't live without two cars.*
Indicates:

c) *Fred: All our neighbors have the same things. I don't understand. How do they do it?*
Indicates:

d) *Betty: It's not like we're living in luxury--we hardly ever eat out.*
Indicates:

(The recommended answers are on page 40. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE B-3

1. Describe in your own words what affective elements are.

2. Your client uses the following groups of words in an interview. What feeling state (Affection, Fear or Anger) might these words indicate that the client is in?

   a) *Helpful, nice, try, good, like, fair, satisfied.*
   Feeling state:

   b) *Reject, on guard, protect, resent.*
   Feeling state:

   c) *Failure, tired, sad, tense, alone.*
   Feeling state:

   d) *Argue, fight, offensive, attack, criticize.*
   Feeling state:

   e) *Depressed, lonely, get away, unhappy, discouraged.*
   Feeling state:

   f) *Respect, enjoy, excited, optimistic, friendly.*
   Feeling state:

3. If the following statements are True, circle the T.
   If the following statements are False, circle the F.

T F a) Affective word cues may help the counselor to discover information about the client that is never directly stated.

T F b) People usually are very careful about what words they use when talking to a counselor.

T F c) Paying attention to client word choice may help the counselor to avoid probing questions about the client's feelings.

T F d) The way a client feels is just as important as the facts in a case.

(The recommended answers are on page 41. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE B-4

If the following statements are True, circle the T.
If the following statements are False, circle the F.

T F a) A financial counselor can use cognitive and affective cues to help determine what procedures to use with a client.

T F b) John Dough's major problem was that he didn't make enough money.

T F c) Judy Dettor's problem could have been solved by getting a more responsible job.

T F d) A person's beliefs, attitudes and values determine how they spend their money.

T F e) The counselor is responsible for the success of the clients in solving their financial problems.

T F f) With inflation and rising prices, people really don't have much choice about how they spend their money.

T F g) Most financial problems can be solved just by "balancing the books"--that is, by developing a plan to equalize income and expenses.

T F h) A financial counselor must deal with more things than a debt adjuster does.

(The recommended answers are on page 41. When you are satisfied with your performance of the exercise, you have completed this module.)

APPENDIX II

RECOMMENDED ANSWERS

Exercise A-1

1. a) body; b) voice
2. a) body position (posture); b) body movement; c) voice tone; d) voice pitch
3. to discover information about the client.

Exercise A-3

1. I; 2. C; 3. C; 4. I; 5. I; 6. C

Exercise B-1

1. Your definition should include the following elements: a) giving full or undivided attention (concentration); b) looking for information; c) searching for clues.

2. a) F; b) T; c) T; d) T; e) T; f) T; g) F

Exercise B-2

1. Your definition should include that cognitive elements are: who, what, where, when or why; facts, thoughts or ideas about events, people and things.

2. a) The Olsons bought a new car and they make less than we do.

   b) I guess I should save some money each payday. I stopped doing it last year and now I've got a real financial mess.

   c) I want to pay my bills but I just can't right now. My overtime got cut back and now I've got just enough money for day-to-day expenses.

   d) Well, I know I'm supposed to stick to this budget, but I don't. I'm not the only one though--my wife/husband doesn't either.

3. a) "Needs" are unrealistic. He thinks he has a right to all that stuff, thinks that people on welfare don't work.

   b) Unrealistic idea of "need." Perhaps they "need" it for social status. Have they tried doing without two cars?

   c) Social pressure to "keep up with the Joneses." Who cares how the neighbors do it--Fred and Betty haven't planned their budget.

   d) Her expectations are higher than their means. Has an unrealistic idea of needs vs. luxuries.

Exercise B-3

1. Your answer should include that affective elements are indications of feelings and emotions.

2. a) Affection (or happiness); b) Anger (or defensiveness); c) Fear (or doubt or sadness); d) Anger (or aggression); e) Fear (or sadness or avoidance); f) Affection (or love or happiness)

3. a) T; b) F; c) T; d) T

Exercise B-4

a) T; b) F; c) F; d) T; e) F; f) F; g) F; h) T